

DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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E-mail: gavin@stewartlegalgroup.com *Attorney for
Specialized Loan Servicing LLC as servicing agent for
Wells Fargo Bank, N.A. as Trustee for the MASTR Asset
Backed Securities Trust 2007-NCW Mortgage Pass-
Through Certificates Series 2007-NCW*

In re:

Patricia S. Williams

aka Patricia Morris

Debtor.



**Order Filed on February 17, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Chapter 13

Case No. 19-23665-VFP

Hearing Date: February 16, 2023

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING
CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: February 17, 2023

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Debtor: Patricia S. Williams
Case No.: 19-23665-VFP
Caption of Order: **CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION
OF DEFAULT**

THIS MATTER having been opened to the Court upon the Creditor's Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicing agent for Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW ("Creditor"), whereas the post-petition arrearage amount was \$3,862.67, as of February 11, 2023, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **12 North 4th Street, Paterson, New Jersey 07522** ("Property") provided that the Debtors comply with the following:

- a. On or before March 1, 2026 and continuing monthly on or before the 1st day of each consecutive month until paid in full, the Debtor shall cure the post-petition arrearage amount by making **two (2) monthly payments of \$1,287.00** each and **one (1) monthly payment of \$1,288.67** directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **March 1, 2023 payment** and continuing thereafter in accordance with the underlying loan documents.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Stuart D. Gavzy
Stuart D. Gavzy, Esq.
8171 E. Del Barquero Dr.
Scottsdale, AZ 85258
Counsel to Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Patricia S. Williams
Debtor

Case No. 19-23665-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 17, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia S. Williams, 12 North 4th Street, Paterson, NJ 07522-1323

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For the Certificateholders of Mastr Asset-Back Securities Trust 2007-NCW, Mortgage Pass-Through Certificates, Series 2007-NCW dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stuart D. Gavzy	on behalf of Debtor Patricia S. Williams stuart@gavzylaw.com lesliebrown.paralegal@gmail.com; gavzysr82824@notify.bestcase.com; 4635996420@filings.docketbird.com; ecf123@casedriver.com

District/off: 0312-2

User: admin

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Date Rcvd: Feb 17, 2023

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6